

INFORMATION DISCLOSURE STATEMENT

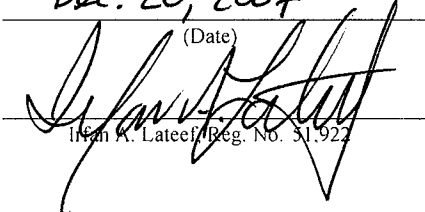
Applicant : Michael A. Wilkman
App. No : 09/909,194
Filed : July 19, 2001
For : UNIVERSAL TRANSACTION
MANAGER AGENT, SYSTEMS AND
METHODS
Examiner : Donald Champagne
Art Unit : 3622

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Dec. 20, 2007

(Date)


Ifrah A. Lateef, Reg. No. 51,922

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Enclosed for filing in the above-identified application is a PTO/SB/08 Equivalent listing 1 reference to be considered by the Examiner. This Information Disclosure Statement is being filed before the mailing date of a Notice of Allowance.

CERTIFICATION UNDER 37 C.F.R. § 1.97(e)(2)

I hereby certify that no item of information contained in this Statement was cited in a communication from a foreign Patent Office in a counterpart foreign application, or to my knowledge, was known to any individual designated in 37 C.F.R. § 1.56(c) more than three months days/months prior to the filing of this Information Disclosure Statement.

Thus, no fee is required as set forth in 37 C.F.R. § 1.97(c). However, the Commissioner is hereby authorized to charge any additional fees which may be required or to credit any overpayment to Account No. 11-1410.

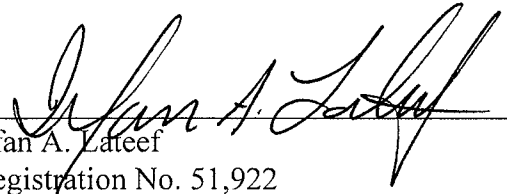
Appl. No. : 09/909,194
Filed : July 19, 2001

Docket No. HOLCORP.005A
Customer No. 20,995

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: Dec 20, 2007

By: 
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Registration No. 51,922
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT	Application No.	09/909,194
	Filing Date	July 19, 2001
	First Named Inventor	Michael A. Wilkman
	Art Unit	3622
(Multiple sheets used when necessary)	Examiner	Donald Champagne
SHEET 1 OF 1	Attorney Docket No.	HOLCORP.005A

U.S. PATENT DOCUMENTS					
Examiner Initials	Cite No.	Document Number Number - Kind Code (if known) Example: 1,234,567 B1	Publication Date MM-DD-YYYY	Name of Patentee or Applicant	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear
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	2				
	3				
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FOREIGN PATENT DOCUMENTS						
Examiner Initials	Cite No.	Foreign Patent Document Country Code-Number-Kind Code Example: JP 1234567 A1	Publication Date MM-DD-YYYY	Name of Patentee or Applicant	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear	T ¹
	9					
	10					
	11					

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ¹
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Examiner Signature	/Donald Champagne/ (02/14/2008)	Date Considered
*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.		

T¹ - Place a check mark in this area when an English language Translation is attached.